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February 6, 2014

Robert de V. Frierson, Secretary  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> Street and Constitution Avenue, NW  
Washington, DC 20551  
Docket No. OP-1462

Dear Sir or Madam:

The First National Bank of Eagle Lake, Texas has been in existence since 1904. We have \$110 Million in assets, , 3 branches and 33 employees.

We are a small rural bank with a very substantial number of Hispanic customers.

For a community bank to survive, especially in these difficult times, they need to meet the credit needs of their customers. As such, having a group of employees that reflect the demographics of our community is essential to our survival.

Our compliance costs have greatly increased over the last few years, especially after the passage of the Dodd-Frank Act. We don't have the personnel, the training or the software to compile the various metrics suggested in the proposal. And, even if we did, we do not believe there would be a change in our hiring or retention practices.

We don't have the ability to assess the diversity practices of our suppliers. If we were required to attempt to do so it would be just one more expensive regulatory burden that we would have to absorb.

Please withdraw this proposal and come up with a simpler, more effective and less costly way for community banks to comply with this section of the Dodd-Frank Act.

Sincerely,

Sam Kana  
President/ CEO